

Summary of Premium Changes

	Current United Plan			
	Premium	Employee Contribution	VOW Contribution per Employee	Total Annual VOW Contribution
Single	\$538.76	\$25.00	\$513.76	\$635,007.36
E+S	\$1,152.95	\$196.86	\$956.09	\$390,084.72
E+C	\$996.71	\$153.15	\$843.56	\$364,417.92
F	\$1,610.90	\$325.01	\$1,285.89	\$1,188,162.36
				\$2,577,672.36

	Proposed CIGNA Plan			
	Premium	Employee Contribution	VOW Contribution per Employee	Total Annual VOW Contribution
Single	\$623.26	\$25.00	\$598.26	\$739,449.36
E+S	\$1,333.78	\$238.16	\$1,095.62	\$447,014.59
E+C	\$1,153.03	\$183.93	\$969.10	\$418,650.77
F	\$1,863.54	\$397.08	\$1,466.46	\$1,355,005.34
				\$2,960,120.06

	Increase		
	Monthly Per Employee	Monthly VOW Contribution Per Employee	Total Annual VOW Contribution
Single	\$0.00	\$84.50	\$104,442.00
E+S	\$41.30	\$139.53	\$56,929.87
E+C	\$30.78	\$125.54	\$54,232.85
F	\$72.07	\$180.57	\$166,842.98
			\$382,447.70
			14.8%